

**Horst Declaration Exhibit 3-A.14**

**Case 12-12020 (MG)**

**Page 51 of 77**

**Exhibit 9**

**EXHIBIT 9**



**Case 12-12020 (MG)**

**Page 53 of 77**

**Exhibit 10**

**EXHIBIT 10**

04/09/13  
 10:18

BUENA PARK POLICE DEPARTMENT  
 Address History

Page: 367  
 1

ADDRESS HISTORY:

Call ID	Call nature	When Reported	
C13033262	INFO	07:50:17 03/20/2013	OBTAINED BY OFCR WEAVER
C13033251	AOD	05:32:00 03/20/2013	CIVIL BUREAU ATT TO SERVE REST OR
C12102736	919	12:28:39 10/16/2012	RP NEEDS TO POST A NOTICE OF TRUS
C12094624	417J	10:40:04 09/26/2012	87 W/ RP AT CHASE BANK - LP & BEA
C12013641	CITAST	15:25:46 01/23/2012	RP STATES THAT, NANDA MOHINDER, W
C11083131	CKWELF	19:44:54 08/18/2011	THEIR CALL CENTER RCVD A CALL FRO
C10124550	415	02:02:30 12/25/2010	LOUD MUSIC... 415 RP... 02:30:51
C08122126	INFO	10:21:14 12/15/2008	RP ADVD THAT "KAREN ROZIER" HAS W
C08120080	925	15:50:43 12/01/2008	15:51:09 12/01/2008 - L Young
C08044363	927H	07:12:47 04/29/2008	NO VOICE ON ORIG CALL .. ATT C/B
C08043169	919	13:27:21 04/21/2008	RP IS FRONT OF THE LISTED ADDRESS
C07120466	422	11:11:27 12/04/2007	ALFREDA KING MADE 422 VIA T21 11:
C07113579	415	06:43:05 11/25/2007	RP STATES NEIGHBOR'S ROOSTER WAKE
C07100176	459A	08:14:04 10/02/2007	INTERIOR MASTER DOOR/MASTER WINDO
C07071446	925	14:09:20 07/08/2007	TWO MALE HISPANICES ARE GOING DOO
C05063583	BPMC	08:12:02 06/23/2005	3 VEHS ON 3 LAWNS...RP HAS BEEN C
C05051861	PE	08:12:27 05/12/2005	REQ NO CITE ON A RED DODG VAN #3X
C05044473	925C	13:41:59 04/29/2005	M/SUBJ IN A BLK COROLLA #4RLJ582
C13856	927H	13:42:30 05/17/2004	OPEN LINE 13:56:31 05/17/04 -
C4415	925	18:02:58 03/21/2004	M/W, WRG BLK JKT & GRY PANTS...AR

000008

**Case 12-12020 (MG)**

**Page 55 of 77**

**Exhibit 11**

**EXHIBIT 11**

1 KAREN MICHELE ROZIER  
2 7957 DAHLIA CIRCLE  
3 BUENA PARK, CA 90620  
4 (714) 512-5740  
5 *Propria Persona*

**FILED**  
SUPERIOR COURT OF CALIFORNIA  
COUNTY OF ORANGE  
CENTRAL JUSTICE CENTER

SEP 27 2012

ALAN CARLSON, Clerk of the Court

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IN THE SUPERIOR COURT OF CALIFORNIA  
ORANGE COUNTY

Karen Michele Rozier, an Individual

Plaintiff,

vs.

GMAC Mortgage, LLC; Mortgage Electronic  
Registration Systems; Bank of America, National  
Association as successor by merger to LaSalle Bank  
National Association as Trustee for RAAC 2007RP1;  
U.S. Bank National Association, As Trustee, As  
Successor in Interest to Bank of America, National  
Association, As Trustee, Successor by Merger to  
LaSalle Bank National Association, As Trustee for  
RAAC 2007RP1; JOHN DOES 1-97; EXECUTIVE  
TRUSTEE SERVICES, LLC  
Defendants.

Case No.

30-2012

00601310

VERIFIED COMPLAINT FOR INJUNCTIVE  
RELIEF TO SET ASIDE TRUSTEE SALE, ENJOIN  
FORECLOSURE SALE AND FRAUD FOR:

- 1) TEMPORARY AND PERMANENT  
INUNCTIVE RELIEF
- 2) SET ASIDE TRUSTEE'S SALE
- 3) NEGLIGENCE
- 4) WRONGFUL FORECLOSURE
- 5) FRAUD
- 6) VIOLATION OF CALIFORNIA LAW
- 7) VIOLATION OF CAL. CIV. CODE 2924
- 8) VOID OR CANCEL TRUSTEE'S DEED  
UPON SALE
- 9) QUIET TITLE

JUDGE DEREK W. HUNT  
DEPT. C24

1 KAREN MICHELE ROZIER  
7957 DAHLIA CIRCLE  
2 BUENA PARK, CA 90620  
(714) 512-5740  
3 *Propria Persona*

**FILED**  
SUPERIOR COURT OF CALIFORNIA  
COUNTY OF ORANGE  
CENTRAL JUSTICE CENTER

OCT 29 2012

ALAN CARLSON, Clerk of the Court

4  
5 IN THE SUPERIOR COURT OF CALIFORNIA  
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8 ORANGE COUNTY  
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10 Karen Michele Rozier, an Individual

11 Plaintiff- Trustor,  
12 vs.

13 Bank of America, National Association  
as successor by merger to LaSalle  
14 Bank National Association as Trustee  
for RAAC 2007RP1;

15 GMAC Mortgage, LLC;

16 Executive Trustee Services, LLC ;

17 JOHN DOES 1-100.

18 Defendants.  
19  
20

Case No. 30 2012 00601310  
**FIRST AMENDED COMPLAINT**  
**VERIFIED COMPLAINT FOR INJUNCTIVE**  
**RELIEF TO SET ASIDE TRUSTEE SALE,**  
**ENJOIN FORECLOSURE SALE AND FRAUD**  
**FOR:**

- 1) WRONGFUL FORECLOSURE
- 2) TEMPORARY AND PERMANENT  
INJUNCTIVE RELIEF
- 3) VIOLATION OF CAL CIV CODE 2923.5
- 4) VIOLATION OF CAL CIV CODE 2924
- 5) SLANDER OF TITLE
- 6) VIOLATION OF CAL BUS & PROF CODE  
17200 et seq
- 7) NEGLIGENCE
- 8) DEFAMATION OF CHARACTER
- 9) QUIET TITLE

**JURY TRIAL DEMANDED**



**ELECTRONICALLY FILED**  
Superior Court of California,  
County of Orange

**02/04/2013** at 12:32:00 PM

Clerk of the Superior Court  
By Sarah Loose, Deputy Clerk

1 KAREN MICHELE ROZIER  
2 7957 DAHLIA CIRCLE  
3 BUENA PARK, CA 90620  
4 (714) 512-5740  
5 *Propria Persona*

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IN THE SUPERIOR COURT OF CALIFORNIA  
ORANGE COUNTY

7 KAREN MICHELE ROZIER, an Individual  
8 DAVID EUGENE ROZIER, as Trustee, DAVID  
9 BEAR IRREVOCABLE LIVING TRUST

10 DAVID EUGENE ROZIER, an Individual  
11 Plaintiff,

12 vs.

13 BANK OF AMERICA, NATIONAL ASSOCIATION  
14 as successor by merger to LASALLE BANK  
15 NATIONAL ASSOCIATION as Trustee RAMP  
16 2007RP1;

17 RESIDENTIAL FUNDING COMPANY, LLC fka  
18 RESIDENTIAL FUNDING CORPORATION,  
19 Attorney-in-Fact;

20 GMAC MORTGAGE, LLC

21 EXECUTIVE TRUSTEE SERVICES, LLC dba ETS  
SERVICES, LLC as Trustee ;

ADAM BARASCH, an Individual;

LUIS RODRIGUEZ, an Individual;

SALLY BELTRAN, an Individual;

Case No. 30-2012-00601310-CU-OR-CJC

Honorable Derek W. Hunt, Presiding

**SECOND AMENDED VERIFIED COMPLAINT  
FOR ~~INJUNCTIVE RELIEF TO SET ASIDE~~  
~~TRUSTEE SALE, ENJOIN FORECLOSURE~~  
~~SALE AND FRAUD FOR AND:~~**

- 1) WRONGFUL FORECLOSURE
- 2) (DELETED)
- 3) (DELETED)
- 4) (DELETED)
- 5) SLANDER OF TITLE
- 6) VIOLATION OF CAL BUS & PROF CODE  
17200 *et seq*
- 7) NEGLIGENCE
- 8) DEFAMATION OF CHARACTER
- 9) QUIET TITLE

**ELECTRONICALLY FILED**  
Superior Court of California,  
County of Orange

**06/10/2013** at 11:41:00 PM  
Clerk of the Superior Court  
By Sarah Loose, Deputy Clerk

1 KAREN MICHELE ROZIER  
7957 DAHLIA CIRCLE  
2 BUENA PARK, CA 90620  
(714) 512-5740  
3 *Propria Persona*

4  
5 **IN THE SUPERIOR COURT OF CALIFORNIA**  
6 **ORANGE COUNTY**

7 KAREN MICHELE ROZIER, an Individual  
8 DAVID EUGENE ROZIER, SR. an Individual  
9 Plaintiffs.

10 vs.

11 BANK OF AMERICA, NATIONAL ASSOCIATION  
as successor by merger to LASALLE BANK  
12 NATIONAL ASSOCIATION as Trustee RAMP  
2007RP1 aka BANK OF AMERICA, NATIONAL  
ASSOCIATION as successor by merger to LASALLE  
13 BANK NATIONAL ASSOCIATION as Trustee  
RAAC 2007RP1

14 U.S. BANK NATIONAL ASSOCIATION as  
successor in interest to BANK OF AMERICA,  
15 NATIONAL ASSOCIATION as Trustee, successor by  
merger to LASALLE BANK NATIONAL  
ASSOCIATION as Trustee for RAAC 2007RP1

16 OCWEN HOME LOAN SERVING COMPANY  
17 RESIDENTIAL FUNDING COMPANY, LLC fka  
RESIDENTIAL FUNDING COMPANY,  
18 ATTORNEY-IN-FACT

Case No. 30-2012-00601310-CU-OR-CJC

Honorable Derek W. Hunt, Presiding

PLAINTIFFS' VERIFIED THIRD AMENDED  
COMPLAINT FOR:

- (1) FRAUD;
- (2) CONSPIRACY TO COMMIT FRAUD;
- (3) TO VOID OR CANCEL RECORDED INSTRUMENTS;
- (4) WRONGFUL FORECLOSURE;
- (5) CANCELLATION OF A VOID CONTRACT PURSUANT TO CAL.CIV.CODE § 3412
- (6) CANCELLATION OF A VOIDABLE CONTRACT PURSUANT TO CAL.CIV.CODE § 3412
- (7) VIOLATIONS OF CAL. BUS & PROF 12200 ET SEQ.
- (8) INTENTIONAL INFLICTION OF EMOTIONAL DISTRESS;
- (9) DEFAMATION OF CHARACTER

Action Filed: September 27, 2012  
FAC Filed: October cc, 2012  
SAC Filed: February xx, 2013  
TAC Filed: June 10, 2013

Trial Date: September 23, 2013

**Case 12-12020 (MG)**

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**Exhibit 12**

**EXHIBIT 12**

10/9/12

**Subject:** Re: Defective Notice of Sale  
**From:** Karen Rozier (rozier.karen@yahoo.com)  
**To:** anb@severson.com;  
**Date:** Monday, October 1, 2012 8:40 PM

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**From:** Adam N. Barasch <anb@severson.com>  
**To:** 'Karen Rozier' <rozier.karen@yahoo.com>  
**Cc:** Bernard J. Kornberg <bjk@severson.com>  
**Sent:** Friday, September 28, 2012 11:57 AM  
**Subject:** RE: Defective Notice of Sale

Dear Ms. Rozier,

I have discussed your concerns with my client. My client will agree to rescind the Trustee's Deed Upon Sale and Re-Notice the Trustee's Sale on the condition that you grant me a four week extension of time to respond to your appeal. If this is agreeable, please advise. I am leaving my office at 2:00 PM, so please advise me prior to that time.

Thanks,

**Adam N. Barasch**  
Severson & Werson  
One Embarcadero Center, 26th Floor  
San Francisco, CA 94111  
(415) 677-5533

\*\*\*\*\* CONFIDENTIAL \*\*\*\*\*

**Case 12-12020 (MG)**

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**Exhibit 13**

**EXHIBIT 13**

This page is part of your document - DO NOT DISCARD



**20130511055**



Recorded/Filed in Official Records  
Recorder's Office, Los Angeles County,  
California

04/05/13 AT 09:36AM

Pages:  
0003

FEES:	21.00
TAXES:	0.00
OTHER:	0.00
PAID:	21.00



LEADSHEET



201304050790005

00007507179



004769900

SEQ:  
16

DAR - Counter (Upfront Scan)



THIS FORM IS NOT TO BE DUPLICATED

Recording requested by:

When Recorded Mail To:  
Financial Dimensions, Inc.  
1400 Lebanon Church Road  
Pittsburgh, PA 15236

837525

Space above this line for recorders use

APN: 5558-021-013  
TS No.: CA-13-543760-JB  
Order No.: 130036222-CA-GTI  
MERS MIN No. [REDACTED]

MERS Telephone No. 1-888-679-6377

### Assignment of Deed of Trust

For value received, the undersigned hereby grants, assigns, and transfers to

**U.S. Bank National Association, as Trustee for Greenpoint Mortgage Funding Trust Mortgage  
Pass-Through Certificates, Series 2006-AR7**

All beneficial interest and all rights accrued or to accrue under that certain Deed of Trust dated 3/15/2006  
executed by **FRANCINE SILVER, AN UNMARRIED WOMAN**, as Trustor(s) to **LAND AMERICA  
COMMONWEALTH**, as Trustee and recorded as Instrument No. 06 0618788, on 3/23/2006, of Official  
Records in the office of the County Recorder of **LOS ANGELES County, CA**, that secures the underlying  
promissory note.

TS No.: CA-13-543760-JB  
Page 2

Dated: 3.25.13

GMAC MORTGAGE, LLC FKA GMAC  
MORTGAGE CORPORATION

By: Keli D. Smith  
Authorized Officer

State of Pennsylvania )

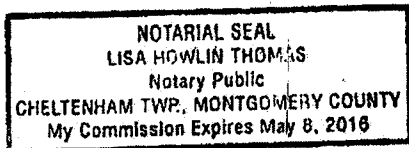
County of: Montgomery ) ss.

On March 25, 2013 before me, Lisa Howlin Thomas a notary public,  
personally appeared Keli D. Smith, who proved to me on the basis of  
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and  
acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and  
that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the  
person(s) acted, executed the instrument.

I certify under *PENALTY OF PERJURY* under the laws of the State of Pennsylvania that the  
foregoing paragraph is true and correct.

WITNESS my hand and official seal. (Seal)

Lisa Howlin Thomas  
Lisa Howlin Thomas



\*U03686929\*

10301 3/28/2013 78544585/1



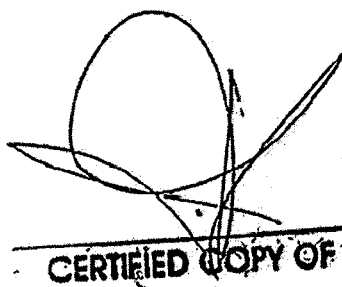
**Case 12-12020 (MG)**

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**Exhibit 14**

**EXHIBIT 14**

WHEN RECORDED MAIL TO:  
WMC MORTGAGE CORP.  
(TR-800, Attn: Simone Ranaraja)  
3100 Thoratun Avenue  
Burbank, CA 91504

  
**CERTIFIED COPY OF ORIGINAL**

THIS BOX FOR RECORDER'S USE ONLY

Lenders Loan Number: 2468  
MIN #: 100136300114324683

MERS Phone: 1-888-679-6377

**MODIFICATION OF DEED OF TRUST AGREEMENT**

The Modification of Deed of Trust Agreement ("Agreement"), entered into on this 16th day of May, 2006, between Karen M. Rozier ("Borrower"), and WMC Mortgage Corp ("Lender"), Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated December 23, 2005, and granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns, P.O. Box 2026, Flint, Michigan 45801-2026 and recorded in Book or Liber \_\_\_\_\_, at page(s) \_\_\_\_\_, of the \_\_\_\_\_ records of the County of Orange, State of California

[Name of Records] [County and State, or other Jurisdiction]

and (2) the Note bearing the same date as, and the secured by, the Security Instrument, which covers the real property described in the Security Instruments and defined therein as the "Property", located at:

7957 Dahlia Circle, Buena Park, CA 90620

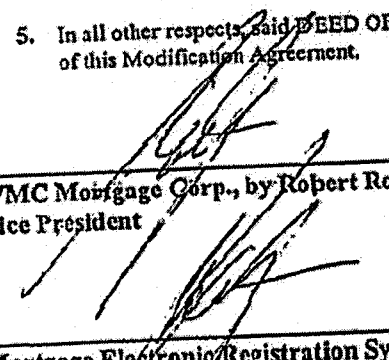
Legal description Exhibit A attached hereto and made a part hereof.


Modification is as follows:

1. The Said DEED OF TRUST described above is modified to replace Page 1 of 3, Item A "INTEREST RATE AND MONTHLY PAYMENT CHANGES" to amend the interest rate to reflect 6.900% on the Adjustable Rate Rider of the DEED OF TRUST.
2. The Said DEED OF TRUST described above is modified to replace Page 1 of 3, Item 4. INTEREST RATE AND MONTHLY CAHNGES (A) Change Dates to reflect "The interest rate I will pay may change on the first day of January, 2009 and on that every 6<sup>th</sup> month thereafter." On the Adjustable Rate Rider of the DEED OF TRUST.
3. The Said DEED OF TRUST described above is modified to replace Page 2 of 3 pages Item 4 D "limits on Interest Rate Changes" to read "The interest rate I am required to pay at the first Change Date will not be greater than 9.900% or less than 6.900%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than one percentage point (1%) from the rate of 13.400% or less than 6.900% on the Adjustable Rate Rider of the DEED OF TRUST.

4. Modifications provided herein are retroactive to the date of the original transaction, and any adjustments in terms, which require the refund of proceeds to the borrower will be applied to the principal balance.

5. In all other respects, said DEED OF TRUST shall remain unaffected, unchanged, and unimpaired by reason of the execution of this Modification Agreement.

 (Seal)  
WMC Mortgage Corp., by Robert Rothleder, Lender-  
Vice President

 (Seal)  
KAREN M. ROZIER - Borrower

 (Seal)  
Mortgage Electronic Registration Systems, Inc. - Mortgagee-

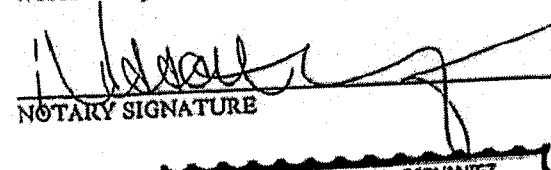
\_\_\_\_ (Seal)

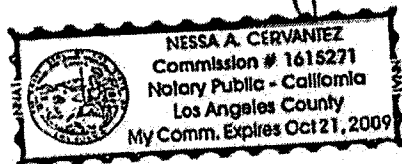
### CERTIFICATE OF ACKNOWLEDGMENT

STATE OF California (Corporate)  
COUNTY OF LOS ANGELES

On 5/30/09 before me, the undersigned, a Notary Public in and for said State, personally appeared ROBERT ROTHLEDER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is/are subscribed to be within instrument and acknowledge to me that he/she/they executed the same his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

  
NOTARY SIGNATURE

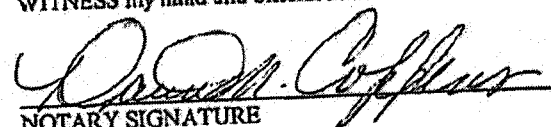


### CERTIFICATE OF ACKNOWLEDGMENT

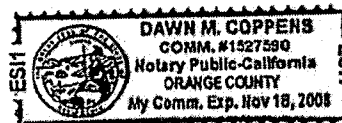
(Borrower)  
STATE OF CALIFORNIA  
COUNTY OF ORANGE

On MAY 22, 2009 before me, the undersigned, a Notary Public in and for said State, personally appeared KAREN M. ROZIER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name is/are subscribed to be within instrument and acknowledge to me that he/she/they executed the same his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

  
NOTARY SIGNATURE

(SEAL)



**Case 12-12020 (MG)**

**Page 69 of 77**

**Exhibit 15**

**EXHIBIT 15**

**State of California  
Secretary of State****STATEMENT OF INFORMATION  
(Limited Liability Company)**

Filing Fee \$20.00. If amendment, see instructions.

**IMPORTANT — READ INSTRUCTIONS BEFORE COMPLETING THIS FORM**1. **LIMITED LIABILITY COMPANY NAME** (Please do not alter if name is preprinted.)200633610263  
ETS SERVICES, LLC  
15455 SAN FERNANDO MISSION BLVD  
MISSION HILLS, CA 91345

This Space For Filing Use Only

**DUE DATE:****FILE NUMBER AND STATE OR PLACE OF ORGANIZATION**2. **SECRETARY OF STATE FILE NUMBER**

200633610263

3. **STATE OR PLACE OF ORGANIZATION**

DELAWARE

**COMPLETE ADDRESSES FOR THE FOLLOWING** (Do not abbreviate the name of the city. Items 4 and 5 cannot be P.O. Boxes.)4. **STREET ADDRESS OF PRINCIPAL EXECUTIVE OFFICE**

CITY AND STATE

ZIP CODE

15455 SAN FERNANDO MISSION BLVD

MISSION HILLS, CA

91345

5. **CALIFORNIA OFFICE WHERE RECORDS ARE MAINTAINED (DOMESTIC ONLY)**

CITY

STATE

ZIP CODE

CA

**NAME AND COMPLETE ADDRESS OF THE CHIEF EXECUTIVE OFFICER, IF ANY**6. **NAME**

ADDRESS

CITY AND STATE

ZIP CODE

MARK LAHIFF

1100 Virginia Drive

FORT WASHINGTON, PA

19034

**NAME AND COMPLETE ADDRESS OF ANY MANAGER OR MANAGERS, OR IF NONE HAVE BEEN APPOINTED OR ELECTED, PROVIDE THE NAME AND ADDRESS OF EACH MEMBER** (Attach additional pages, if necessary.)7. **NAME**

ADDRESS

CITY AND STATE

ZIP CODE

WILLIAM J. MAGUIRE

1100 VIRGINIA DRIVE

FORT WASHINGTON, PA

19034

8. **NAME**

ADDRESS

CITY AND STATE

ZIP CODE

9. **NAME**

ADDRESS

CITY AND STATE

ZIP CODE

**AGENT FOR SERVICE OF PROCESS** (If the agent is an individual, the agent must reside in California and Item 11 must be completed with a California address. If the agent is a corporation, the agent must have on file with the California Secretary of State a certificate pursuant to Corporations Code section 1505 and Item 11 must be left blank.)10. **NAME OF AGENT FOR SERVICE OF PROCESS**

Corporation Service Company Which Will Do Business In California As CSC-Lawyers Incorporating Service

11. **ADDRESS OF AGENT FOR SERVICE OF PROCESS IN CALIFORNIA, IF AN INDIVIDUAL**

CITY

STATE

ZIP CODE

CA

**TYPE OF BUSINESS**12. **DESCRIBE THE TYPE OF BUSINESS OF THE LIMITED LIABILITY COMPANY**

ETS is a third party trustee organization delivering foreclosure, reconveyance, REO, &amp; Recovery

13. **THE INFORMATION CONTAINED HEREIN IS TRUE AND CORRECT.**

Erika Johnson

TYPE OR PRINT NAME OF PERSON COMPLETING THE FORM

SIGNATURE

Authorized Sign

TITLE

DATE

**Case 12-12020 (MG)**

**Page 71 of 77**

**Exhibit 16**

**EXHIBIT 16**

RECORDING REQUESTED BY:

LSI TITLE COMPANY, INC.

ETS Services, LLC  
 2255 North Ontario Street, Suite 400  
 Burbank, California 91504-3120  
 (818) 260-1600

TS NO : GM-278944-C  
 LOAN NO : 1144

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**SUBSTITUTION OF TRUSTEE**

WHEREAS, "KAREN M. ROZIER", A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY was the original Trustor, WESTWOOD ASSOCIATES, A CALIFORNIA CORPORATION was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WMC MORTGAGE CORP., A CORPORATION was the original Beneficiary under that certain Deed of Trust dated 12/23/2005 and recorded on 1/4/2006 as Instrument No. 200600006922, in Book XX, Page XX of Official Records of Orange County, California; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, thereunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned desires to substitute Executive Trustee Services, LLC dba ETS Services, LLC, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated : April 4, 2011

Bank of America, National Association as successor by merger to  
 LaSalle Bank National Association as Trustee RAMP 2007RP1 by  
 Residential Funding Company, LLC fka Residential Funding  
 Corporation, Attorney-in-Fact

Tracie Schmidheiser  
 Tracie Schmidheiser Authorized Officer

State of Pennsylvania } ss.  
 County of Montgomery

On APR 04 2011 before me, Nicole Shelton Notary Public, personally appeared Tracie Schmidheiser who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under penalty of perjury under the laws of the State of Pennsylvania that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature Nicole Shelton (Seal)

COMMONWEALTH OF PENNSYLVANIA  
 Notarial Seal  
 Nicole Shelton, Notary Public  
 Upper Dublin Twp., Montgomery County  
 My Commission Expires Aug. 11, 2014  
 Member, Pennsylvania Association of Notaries

**Case 12-12020 (MG)**

**Page 13 of 77**

**Exhibit 17**

**EXHIBIT 17**





# Commonwealth of Massachusetts

SOUTHERN ESSEX DISTRICT REGISTRY OF DEEDS  
SHETLAND PARK  
45 CONGRESS STREET  
SUITE 4100  
SALEM, MASSACHUSETTS 01970

JOHN L. O'BRIEN, JR.  
Register of Deeds  
(978) 542-1704  
Fax: (978) 542-1706

e-mail: [southernessexcustomerservice@sec.state.ma.us](mailto:southernessexcustomerservice@sec.state.ma.us)  
[www.salemdeeds.com](http://www.salemdeeds.com)

*A division of the Secretary of the Commonwealth*  
**WILLIAM FRANCIS GALVIN, SECRETARY**

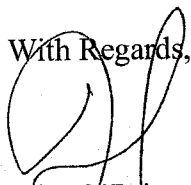
Karen Rozier  
7957 Dahlia Circle  
Buena Park, CA 90620

Dear Karen,

In an attempt to provide you with more assistance, I have enclosed, an affidavit signed by me, as Register of the Southern Essex District Registry of Deeds, attesting to the presence of a robo-signed signature on your document as listed on McDonnell Property Analytics Approved Robo-signers List. If you are currently being foreclosed upon, this affidavit may be presented to your attorney, the lender, or the court to show that your chain of title has been corrupted. For those of you who are not in foreclosure, the affidavit may be presented to your current lender to show that a robo-signed document has in fact been recorded in your chain of title and be part of a request to investigate how this happened and what the lender is going to do to correct it.

Thank you for contacting us concerning your robo-signed document. Should you have any further questions or need assistance, please contact my Customer Service Department at 978-542-1704.

With Regards,

  
John O'Brien  
Register of Deeds

**AFFIDAVIT OF JOHN L. O'BRIEN, REGISTER OF DEEDS**  
**SOUTHERN ESSEX DISTRICT**

1. I, John L. O'Brien, Register of the Southern Essex District Registry of Deeds, do hereby swear or aver as follows:
2. As of June 2011 it has been my policy as follows:
  - a. IF THERE ARE VARIATIONS OF AN ALLEGED ROBO-SIGNER ON RECORD AT MY REGISTRY – I require that all documents sent for recording that are executed by that alleged robo-signer, be independently verified by an affidavit that the signature is in fact the signature of the named individual, prior to recording. (See Exhibit B attached hereto).
  - b. IF THERE ARE NO VARIATIONS OF AN ALLEGED ROBO or SURROGATE SIGNER ON RECORD AT MY REGISTRY – I record the documents and forward them to the Massachusetts Attorney General's Office for review and possible violation of a Crime Against Property, specifically MGL Chapter 266, Section 35A (b) (4).
3. I have instituted this policy based on the opinion of our forensic analyst, Marie McDonnell of McDonnell Property Analytics who has provided me with a list of robo and surrogate signers.

McDonnell defines a "robo-signer" as: *The person on a legal document processing assembly line whose only task is to sign previously prepared documents affecting title to real property in a robotic-like fashion without reading the documents or verifying the facts contained therein by reviewing primary source evidence. The robo-signer's mission is to expedite the documents' recordation in the public land records or in court proceedings. Additionally, robo-signers regularly fail to establish or simply do not have the authority to execute these documents on behalf of the legal title holder or principal on whose behalf they purport to act.*

McDonnell defines a "surrogate signer" as: *A person who signs a legal document on behalf of and in the name of another without reading it or understanding the document's contents; surrogate-signers are not authorized to execute these documents on behalf of the legal title holder or principal on whose behalf they purport to act.*

4. I am aware that NIKOLE SHELTON is an alleged robo or surrogate signer.

Signed this 28<sup>th</sup> day of May 2013, under the pains and penalties of perjury.

  
John L. O'Brien, Register

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**Exhibit 18**

**EXHIBIT 18**

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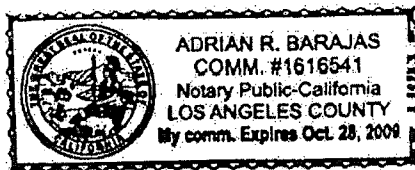
[Space Below This Line For Acknowledgment]

32468

State of California  
County of Orange CountyOn this 23 day of Dec. 2005, before me, Adrian R. Barajas (Notary Public)  
personally appearedKaren Michelle Rozier aka Karen M. Rozier

personally known to me (or proven to me on the basis of satisfactory evidence) to be the person(s) whose name(s)  
is subscribed to the within instrument and acknowledged to me that she executed the same in  
authorized capacity(ies), and that by her signature(s) on the instrument the person(s), or the entity upon  
behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Adrian R. Barajas  
Notary PublicMy Commission Expires: Oct. 28, 2009